Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Ident	tify Yourself		
	About	Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full na	ime		
	ne that is on your Susal ssued picture		
identification	(for example,		First name
your driver's passport).	license or Carrii Middle		Middle name
passport).	Alexa	ander	
Bring your pic identification with the truste	cture Last nate to your meeting		Last name
with the trust		Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other na	ımes you		
have used i years	in the last 8 First na	me	First name
Include your		name	Middle name
	Last na	me	Last name
	First na	me	First name
	Middle ı	name	Middle name
	Last na	me	Last name
your Social	Security	- xx - <u>2944</u>	XXX - XX
number or fe Individual Ta Identification	oxpayer OR		OR
- Idontinoution		- xx	9xx - xx

Case 17-01152 Doc 1 Entered 01/16/17 09:14:36 Desc Main Filed 01/16/17 Page 2 of 66

Document Alexander Camille Susan Debtor 1 Case Number (if known) _

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
and E Identi (EIN) the la	cousiness names Employer ification Numbers you have used in ast 8 years de trade names and a business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5. Where	e you live	312 N. Parkside Ave. Number Street	If Debtor 2 lives at a different address: Number Street
		Chicago IL 60644 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code
this d	you are choosing district to file for ruptcy.	Check one: Over the last 180 days before filling this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Entered 01/16/17 09:14:36 Filed 01/16/17 Case 17-01152 Doc 1 Desc Main

Susan Camille Debtor 1

Document Alexander

Page 3 of 66 Case Number (if known)

Pa	Tell the Court About You	ır Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you				Required by 11 U.S.C. § 342(b) for page 1 and check the appropriate	
	are choosing to file	☐ Chap	ter 7			
	under	☐ Chap	ter 11			
		☐ Chap	ter 12			
		■ Chap	ter 13			
8.	How you will pay the fee	local yours subm with: I nee Appli I requ By la less to	court for more detainself, you may pay with a pre-printed address to pay the fee in incation for Individuals are that my fee be well as a pre-printed address that my fee be well as a pudge may, but than 150% of the off he fee in installment	Is about how you may th cash, cashier's che on your behalf, your a s. Installments. If you ch is to Pay The Filing Fe waived (You may requ is not required to, wai icial poverty line that a s). If you choose this	Please check with the clerk's pay. Typically, if you are payin ck, or money order. If your atto attorney may pay with a credit of coose this option, sign and attace in Installments (Official Form lest this option only if you are five your fee, and may do so on applies to your family size and coption, you must fill out the Applies and file it with your petition.	ng the fee rney is card or check the the 103A). ling for Chapter 7. ly if your income is you are unable to blication to Have the
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District IInbke	When	03/17/2010 Case Number	10-11545
			_{District} None	When	Case Number	
			District	wilen _	MM / DD / YYYY	
			Butta	MI	0	
			District	When	Case Number MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is	■ No □ Yes.	Debtor		Relationship to you	
	not filing this case with you, or by a business parter, or by affiliate?		District	When _	Case Number, if ki	nown
			Debtor		Relationship to you	
			District	When	Case Number, if ki	nown
					MM / DD / YYYY	
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to line 1	2. tial Statement About an I	ent against you and do you want to	

	Case	e 17-01152 Doc 1	Filed 01/16/17 Document	Entered 01/16/17 09:14:36 Page 4 of 66	Desc Main
Debtor 1	Susan	Camille	Alexander	Case Number (if known)	
	First Name	Middle Name	Last Name		

12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of l	business	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
	to and poulon.		City		State Zip Code
			Check the appropriate	box to describe your business:	
			☐ Health Care Bus	iness (as defined in 11 U.S.C. § 101(2	7A))
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. § 10	(51B))
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))	
			☐ Commodity Brok	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above	/e	
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	_	the Bankruptcy Code.	11, but I am NOT a small business de	-
Par	Report if You Own or Hav	e Any Hazard	lous Property or Any Prop	perty That Needs Immediate Attention	
				•	
14.	Do you own or have any property that poses or is	No.			
	alleged to pose a threat of imminent and	Yes.	What is the hazard?		
	indentifiable hazard to				
	public health or safety?				
	Or do you own any property that needs immediate attention?		If immediate attention is	needed, why is it needed?	
	Or do you own any property that needs		If immediate attention is	needed, why is it needed?	
	Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is Where is the property?		
	Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building				
	Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building				State ZIP Code

Entered 01/16/17 09:14:36 Case 17-01152 Doc 1 Filed 01/16/17 Desc Main

Document

Page 5 of 66

Debtor 1

Susan

Camille

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. vtension of the 30-day deadline is granted

,	and is limited to a maximum of 15
	ed to receive a briefing about ing because of:
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

duty in a military combat zone.

Active duty. I am currently on active military

I am not required to receive a briefing about credit counseling because of:

Your case may be dismissed if the court is

briefing before you filed for bankruptcy.

You must file a certificate from the

may be dismissed.

days.

dissatisfied with your reasons for not receiving a

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after

agency, along with a copy of the payment plan you

developed, if any. If you do not do so, your case

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15

Incapacity.	I have a mental illness or a menta
_	deficiency that makes me
	incapable of realizing or making
	rational decisions about finances

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

you file.

approved

Susan Camille Document Alexander

Debtor 1

Entered 01/16/17 09:14:36 Desc Ma Page 6 of 66

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?		consumer debts? Consumer debts are deprimarily for a personal, family, or household	=
			business debts? Business debts are debted street the business debts are debted the business debted the bus	-
		No. Go to line 16c.	surface of unough the operation of the busines	ass of investment.
		Yes. Go to line 17.		
		16c. State the type of debts you o	owe that are not consumer debts or business	debts.
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	
	Do you estimate that after		er 7. Do you estimate that after any exempt per are paid that funds will be available to distri	
	any exempt property is	∏No.		
	excluded and administrative expenses			
	are paid that funds will be	Yes.		
	available for distribution to unsecured creditors?			
18.	How many creditors do	1-49	1,000-5,000	2 5,001-50,000
	you estimate that you	□ 50-99	5 ,001-10,000	5 0,001-100,000
	owe?	☐ 100-199	1 0,001-25,000	☐ More than 100,000
_		200-999	—	
19.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
	estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million	□\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion
		\$500,001-\$1 million	□ \$100,000,001-\$500 million	☐More than \$50 billion
20.	How much do you	□ \$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion
		☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion
Pa	rt 7: Sign Below			
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	ormation provided is true and
			oter 7, I am aware that I may proceed, if eligib inderstand the relief available under each cha	
			did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 342	
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.	
		/s/ Susan Camille Alexa		ature of Debtor 2
		gsta.0 0. 200t01 1	Oigne	··· · · · · - · · · ·
		Executed on01/11/2017	Z Exec	uted on
		MM / DD		MM / DD / YYYY

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 7 of 66

Debtor 1 Susan Camille Alexander Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Christopher Michael Dyer	Date	Date: 01/12/2	2017
Signature of Attorney for Debtor	Duto	MM / DD / YYY	Y
Christopher Michael Dyer			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			
Number Street			_
Number Street Chicago	IL	60603	_
	ILState	60603 ZIP Code	-
Chicago	State	ZIP Code	-
Chicago	State		- - acilaw.com
Chicago	State	ZIP Code	- acilaw.com
Chicago	State	ZIP Code	- acilaw.com

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 8 of 66

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$0
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 9,493
1c. Copy	/ line 63, Total of all property on Schedule A/B	\$ 9,493
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) of the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$19,115
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) v the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$36,027
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$3,199.98
	e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$2,698.00

Case 17-01152 Doc 1 Entered 01/16/17 09:14:36 Desc Main Filed 01/16/17 Page 9 of 66

Document Alexander Camille Susan Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records	
6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the Yes	e court with your other schedules.
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual pfamily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U. Your debts are not primarily consumer debts. You have nothing to report on this part of the form this form to the court with your other schedules. 	S.C. § 159.
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official \$ 1,550.00
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : From Part 4 of Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$_0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$ 3,587.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. Total. Add lines 9a through 9f.	\$_3,587.00

Fill in this inf	formation to identify yo			Entered 01/16/17 0 of 66	09:14:36	Desc	Main	
Debtor 1	Susan	Camille	Alexander					
Debior	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
	Bankruptcy Court for the : _	<u>NORTHERN</u> DIS	(State)			П	Check if this	is an
Case Number (If known)							mended filir	
Official Fo	orm 106A/B							·
Schedul	e A/B: Prope	rty						12/15
esponsible for ages, write you	supplying correct infor ur name and case numb Describe Each Residence	mation. If more sper (if known). And	d accurate as possible. If two mapace is needed, attach a separate swer every question. r Other Real Esate You Own or Hain any residence, building, land	te sheet to this form. On the to		-		
	•	-	f your entries fro Part 1, includin					\$0.00
Part 2:	Describe Your Vehicles							
03. Cars, vans No. Yes.	, trucks, tractors, sport Describe		also report it on Schedule G: Exnotorcycles Who has an interest in the					
	lodel:	Odyssey	Debtor 1 only	property? Check one.	Do not deduct the amount of a	any secured o		dule D:
Y	ear:	2001	Debtor 2 only		Current value		Current value	
Α	pproximate Mileage:	110,000	Debtor 1 and Debtor 2 onl At least one of the debtors		entire propert	y?	portion you	own?
0	ther information:		Check if this is commu	unity property (see	\$	500.00	\$	500.00
	lake: lodel:	Ford Focus	Who has an interest in the Debtor 1 only	property? Check one.	Do not deduct the amount of a Creditors Who	any secured o	laims on Sched	dule D:
Y	ear:	2012	Debtor 2 only Debtor 1 and Debtor 2 onl		Current value		Current value	
Α	pproximate Mileage:	43,000	At least one of the debtors		entire propert	y?	portion you	own?
0	ther information:		Check if this is commu	unity property (see	\$	5,128.00	\$	5,128.00
Examples: No. Yes. Add the doll	Boats, trailers, motors, pers Describe ar value of the portion	onal watercraft, fishio	recreational vehicles, other vehing vessels, snowmobiles, motorcycle of your entries fro Part 2, including	accessories	>			\$ 5,628.00

Official Form 106A/B Record # 724398 Schedule A/B: Property Page 1 of 6

Debtor 1

Susan

Case 17-01152

Doc 1

Filed 01/16/17 Entered 01/16/17 09:14:36 Page 11 of 66 Number (if known)

Desc Main

50.00

\$3,575.00

First Name

Döcüment

Describe Your Personal and Household Items Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Yes. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$1,000 1,000.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... 2 Flat screen TV, computer, printer, gaming system and games, cell phone \$325 325.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. es Describe..... Everyday clothes, shoes, accessories \$1,000 1,000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... \$1,200 Costume Jewelry 1,200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... Books, CDs, DVDs & Family Photos \$50

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here

Debtor 1

Susan

Case 17-01152

Doc 1

Filed 01/16/17 Entered 01/16/17 09:14:36

Desc Main

First Name

Döcüment

Page 12 of 66 Pumber (if known)

Describe Your Financial Assets Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Describe..... Yes. 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses. and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Institution name: Yes. Chase Bank 140.00 Checking Account Bank of America Checking Account 150.00 290.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe..... Institution or issuer name: 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in Describe..... Name of Entity and Percent of Ownership: Yes. 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes. 401(k) or similar plan With Employer Unknown 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Describe..... Institution name or individual: Yes. 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... Yes. 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No.

Describe

Yes.

0.00

Case 17-01152

Doc 1

Jeptor 1	Jusan
	First Name

Middle Name

Filed 01/16/17 Entered 01/16/17 09:14:36

— Document Page 13 of 66 Physics (if known) Desc Main

27.	Licenses, f	ranchises, and	other general intangibles	
	Examples:	Building permits, e	xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	No.			
	Yes.	Describe		
	_			\$ <u>0.0</u> 0
Moi	nev or prop	erty owed to yo	1?	Current value of the
	noy or prop	only office to yo	•	portion you own?
				Do not deduct secured claims
				or exemptions
28.	Tax refund	s owed to you		
	No.			
	Yes.	Describe		
		200020		\$ 0.00
29.	Family sup	port		*
		-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No.			
	Yes.	Describe		
	res.	Describe		\$ 0.00
30	Other amo	unts someone d	WAS VOLL	<u> </u>
•••			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,	
			d loans you made to someone else	
	No.		•	
	Yes.	Describe		
	163.	Describe		\$ 0.00
31	Interest in	insurance polic	ias	<u> </u>
٠		-	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	
	=	December	Company Name & Beneficiary.	
	Yes.	Describe	Term Life Insurance Policy (No Cash Surrender Value) \$0	
			Term Elic insurance i olicy (No oash outlender value)	\$ 0.00
32	∆ny interes	st in property th	at is due you from someone who has died	Ψ
٠ <u>ـ</u> .	=		iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	-	cause someone ha		
	No.			
	Yes.	Describe		
	103.	Describe	Potential inheritance from father. Debtor's father passed in July 2014 and has yet to recieve any	
			distributions from his estate.	
				\$0.00
33.	Claims aga	inst third partie	s, whether or not you have filed a lawsuit or made a demand for payment	
	Examples:	Accidents, employ	ment disputes, insurance claims, or rights to sue	
	No.			
	Yes.	Describe		
	_			\$ 0.00
34.	Other cont	ingent and unli	uidated claims of every nature, including counterclaims of the debtor and rights	-
	No.	_		
	Yes.	Describe		
	☐ 1 E3.	הפסטוווה		\$ 0.00
35	Any financ	ial assots you d	id not already list	y0.00
JJ.	–	iai assets you t	na not anotaly list	
	No.			
	Yes.	Describe		
				\$ <u> </u>
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached	\$290.00
	for Part 4. V	Vrite that numb	er here>	φ230.00
P	Part 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
		n or have any le	gal or equitable interest in any business-related property?	
٥,,	No.	or have any le	ga. v. vaanaano mitoroot mitary adomood foliatou proporty i	
	=			
	Yes.			
				Current value of the
				portion you own?
				Do not deduct secured claims
				or exemptions

Filed 01/16/17 Entered 01/16/17 09:14:36

Document Page 14 of 66 windows (if known) Case 17-01152 Doc 1 Susan Debtor 1

First Name Middle Name

Desc Main

-				
3	88. Accounts	receivable or co	mmissions you already earned	
	Yes.	Describe		\$ 0.00
3	39. Office equ	ıipment, furnishi	ngs, and supplies	\$0.00
	-	-	omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	Yes.	Describe		\$ 0.00
4	10. Machinery	y, fixtures, equip	ment, supplies you use in business, and tools of your trade	Ψ
	No.			
	Yes.	Describe		0.00
4	11. Inventory			\$0.00
ı	No.			
	Yes.	Describe		\$ 0.00
4	12. Interests i	in partnerships o	r joint ventures	·
l	No.		Name of Entity and Percent of Ownership:	
l	Yes.	Describe		. 0.00
4	13. Customer	lists. mailing lis	ts, or other compilations	\$0.00
ı	No.	, i g i		
l	Yes.	Describe		
l,	44		and the second of the second o	\$0.00
۱	No.	iess-related prop	erty you did not already list	
l	Yes.	Describe		
l	_			\$0.00
<u>ا</u> ا	15 Add the d	ollar value of all (of your entries from Part 5, including any entries for pages you have attached	
`			er here>	\$ 0.00
	1 411 6 61		n- and Commercial Fishing-Related Property You Own or Have an Interest In. ve an interest in farmland, list it in Part 1.	
4			gal or equitable interest in any farm- or commercial fishing-related property?	
	No.			
	Yes.	Describe		
4	17. Farm anin	nals		\$0.00
ľ		Livestock, poultry,	farm-raised fish	
l	No.			
	Yes.	Describe		\$ 0.00
4	18. Crops—ei	ther growing or I	narvested	\$0.00
ı	No.			
	Yes.	Describe		
l,	10 Farm and	fishing savings	not implemente machinem fintures and tools of trade	\$0.00
4	No.	namny equipme	nt, implements, machinery, fixtures, and tools of trade	
	Yes.	Describe		
	_			\$0.00
5	_	fishing supplies	chemicals, and feed	
	No.	Describe		
	☐ 1 es.	בפטווטב		\$0.00

Debtor 1 Susan Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Plex Name Page 15 of the Computer of the Name Page 15 of the Computer of the Name Page 15 of the Nam

51. Any farm- and commercial fishing-related property you did not already list No.		
Yes. Describe		\$
52. Add the dollar value of all of your entries from Part 6, including any entries for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in That You Did No	ot List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number he	ere	\$0.00
Part 8:		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 5,628.00	
57. Part 3: Total personal and household items, line 15	\$ 3,575.00	
58. Part 4: Total financial assets, line 36	\$ 290.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 9,493.00	\$ 9,493.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$9,493.00

Official Form 106A/B Record # 724398 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to identi	fy your case:	
Debtor 1	Susan	Camille	Alexander
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of ex	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on Schedule A/B that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2001 Honda Odyssey with over 110,000 miles.	\$_ 500	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000		735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	2 Flat screen TV, computer, printer, gaming system and games, cell phone	\$ <u>325</u>	 \$	735 ILCS 5/12-1001(b) - \$325.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$_ 1,000	\$	735 ILCS 5/12-1001(a),(e) - \$1,000.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 724398	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Entered 01/16/17 09:14:36 Filed 01/16/17 Case 17-01152 Doc 1

Susan

Document

Desc Main Page 17 of 66 Number (if known)

Debtor 1

Camille

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$1,200.00 Brief Costume Jewelry description: \$ 1,200 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$50.00 Brief Books, CDs, DVDs & Family \$ 50 description: Photos 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Chase Bank, 735 ILCS 5/12-1001(b) - \$140.00 \$ 140 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, Bank of 735 ILCS 5/12-1001(b) - \$150.00 \$ 150 America, 150.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief 401(k) or similar plan, With Unknown Employer, 0.00 description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$1,185.00 Brief Potential inheritance from father. Unknown \$ 1,185 Debtor's father passed in July description: 2014 and has yet to recieve any distributions from his estate. Line from 100% of fair market value, up to 32 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes. 724398 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

	information to ident	ily your case:		8 0				
Debtor 1	Susan	Camille	e Alex	xander				
	First Name	Middle Name	Last Nar	me				
Debtor 2								
(Spouse, if filin	g) First Name	Middle Name	Last Na	me				
United Sta	tes Bankruptcy Court for	the : <u>NORTHERN</u>	_ District of _ <u>ILLINOIS</u>					
Case Num	ber		(State))			Check if thi	s is an
(If known)							amended fi	ling
)fficial	Form 106D							
			e Claims Secur	ed by Property gether, both are equally res				
	Fill in all of the inform		•					
Port de	List All Secured Cla				else to report on this for			
Part 1:	1				Column A		Column A	Column
List all	List All Secured Cla	ims creditor has more th	an one secured claim, list	· · ·		4	Column A Value of collateral	Column
. List all	List All Secured Cla secured claims. If a conclaim. If more than conclaim.	ims creditor has more th one creditor has a p	articular claim, list the oth	ner creditors in Part 2.	Column A Amount (4 of claim duct the	Value of collateral that supports this	Unsecu portion
. List all for each As muc	secured claims. If a conclaim. If more than conclaim, as possible, list the	ims creditor has more th one creditor has a p	articular claim, list the oth all order according to the	ner creditors in Part 2. creditors name.	Column A Amount (4 of claim duct the ollateral	Value of collateral	Unsecu
. List all for each As muc	List All Secured Cla secured claims. If a conclaim. If more than conclaim.	ims creditor has more th one creditor has a p	articular claim, list the oth cal order according to the Describe the property	ner creditors in Part 2. creditors name. y that secures the claim:	Column A Amount of Do not de value of co	4 of claim duct the ollateral	Value of collateral that supports this claim	Unsecu portion If any
. List all for each As muc	secured claims. If a conclaim. If more than conclaim, list the conal Acceptance CO	ims creditor has more th one creditor has a p	articular claim, list the oth all order according to the	ner creditors in Part 2. creditors name. y that secures the claim:	Column A Amount of Do not de value of co	4 of claim duct the ollateral	Value of collateral that supports this claim	Unsecu portion If any
. List all for each As muc	List All Secured Claims. If a conclaim. If more than conclaim. If more than conclaim. If more than conclaims as possible, list the conclaims acceptance CO or's Name	ims creditor has more th one creditor has a p	articular claim, list the oth cal order according to the Describe the property	ner creditors in Part 2. creditors name. y that secures the claim:	Column A Amount of Do not de value of co	4 of claim duct the ollateral	Value of collateral that supports this claim	Unsecu portion If any
. List all for each As muc	List All Secured Claims. If a conclaim. If more than conclaim. If more than conclaim. If more than conclaims as possible, list the conclaims acceptance CO or's Name	ims creditor has more th one creditor has a p	articular claim, list the oth cal order according to the Describe the property 2012 Ford Focus with	ner creditors in Part 2. creditors name. y that secures the claim:	Column A Amount of Do not devalue of co	4 of claim duct the ollateral	Value of collateral that supports this claim	Unsecu portion If any
. List all for each As muc	List All Secured Claims. If a conclaim. If more than conclaim. If mo	ims creditor has more th one creditor has a p	articular claim, list the otheral order according to the Describe the property 2012 Ford Focus with As of the date you file Contingent	ner creditors in Part 2. creditors name. y that secures the claim: th over 43,000 miles	Column A Amount of Do not devalue of co	4 of claim duct the ollateral	Value of collateral that supports this claim	Unsecu portion If any
. List all for each As muc	List All Secured Claims. If a conclaim. If more than conclaim. If more than conclaim. If more than conclaims as possible, list the conclaims acceptance CO or's Name	ims creditor has more thone creditor has a p claims in alphabetic	articular claim, list the oth cal order according to the Describe the property 2012 Ford Focus with As of the date you file Contingent Unliquidated	ner creditors in Part 2. creditors name. y that secures the claim: th over 43,000 miles	Column A Amount of Do not devalue of co	4 of claim duct the ollateral	Value of collateral that supports this claim	Unsecu portion If any
. List all for each As muce P.1 Regi Credite 765 I Number City	List All Secured Claims. If a conclaim. If more than conclaim. If more than conclaim. If a conclaim. If more than conclaim. If more than conclaim. If more than conclaim. If more than conclaim. If a con	creditor has more the one creditor has a polarism in alphabetic library in the control of the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in the creditor has a pola	articular claim, list the oth cal order according to the Describe the property 2012 Ford Focus with As of the date you file Contingent Unliquidated Disputed	ner creditors in Part 2. creditors name. y that secures the claim: th over 43,000 miles e, the claim is: Check all that a	Column A Amount of Do not devalue of co	4 of claim duct the ollateral	Value of collateral that supports this claim	Unsecu portion If any
. List all for each As much As	List All Secured Claims. If a conclaim. If more than conclaim. If mo	creditor has more the one creditor has a polarism in alphabetic library in the control of the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in the creditor has a pola	articular claim, list the otheral order according to the Describe the property 2012 Ford Focus with As of the date you file Contingent Unliquidated Disputed Nature of Lien. Check	ner creditors in Part 2. creditors name. y that secures the claim: th over 43,000 miles e, the claim is: Check all that a	Column A Amount of Do not devalue of co	4 of claim duct the ollateral	Value of collateral that supports this claim	Unsecu portion If any
. List all for each As much As	List All Secured Claims. If a conclaim. If more than conclaim. If more than conclaim. If a conclaim. If more than conclaim. If more than conclaim. If more than conclaim. If more than conclaim. If a con	creditor has more the one creditor has a polarism in alphabetic library in the control of the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in the creditor has a pola	articular claim, list the otheral order according to the Describe the property 2012 Ford Focus with As of the date you file Contingent Unliquidated Disputed Nature of Lien. Check	ner creditors in Part 2. creditors name. y that secures the claim: th over 43,000 miles e, the claim is: Check all that a	Column A Amount of Do not devalue of co	4 of claim duct the ollateral	Value of collateral that supports this claim	Unsecu portion If any
. List all for each As muc 2.1 Regi Credito 765 E Numbo City Who ov Debt	List All Secured Claims. If a conclaim. If more than conclaims that concla	creditor has more the one creditor has a polarism in alphabetic library in the control of the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in alphabetic library in the creditor has a polarism in the creditor h	articular claim, list the otheral order according to the call order according to the c	ner creditors in Part 2. creditors name. y that secures the claim: th over 43,000 miles e, the claim is: Check all that a	Column A Amount of Do not devalue of co	4 of claim duct the ollateral	Value of collateral that supports this claim	Unsecu portion If any
. List all for each As muc 2.1 Regi Credit 765 Numb	List All Secured Claims. If a conclaim. If more than conclaim. If mo	creditor has more the one creditor has a polar polar in alphabetic library in alphabetic	articular claim, list the otheral order according to the call order according to the c	ner creditors in Part 2. creditors name. y that secures the claim: th over 43,000 miles e, the claim is: Check all that a k all that apply. made (such as mortgage or secures) as tax lien, mechanic's lien)	Column A Amount of Do not devalue of co	4 of claim duct the ollateral	Value of collateral that supports this claim	Unsecu portion If any
. List all for each As muc 2.1 Regi Credito 765 Numbo City Who ov Debi Debi At le	secured claims. If a conclaim. If more than c	creditor has more the one creditor has a polar polar in alphabetic line.	articular claim, list the otheral order according to the Describe the property 2012 Ford Focus with As of the date you file Contingent Unliquidated Disputed Nature of Lien. Check An agreement you near loan) Statutory lien (such	ner creditors in Part 2. creditors name. y that secures the claim: th over 43,000 miles e, the claim is: Check all that a k all that apply. made (such as mortgage or secures tax lien, mechanic's lien) a lawsuit	Column A Amount of Do not devalue of co	4 of claim duct the ollateral	Value of collateral that supports this claim	Unsect portion If any

		Caso 17 01	152 Doc	1 Filod 01/16/17	Entered 01/16/17 09:14:36	Desc Main	
Fill	in this inf	formation to identify yo	our case:		9 of 66		
Dob	tor 1	Susan	Camille	Alexander			
Det	otor 1	First Name	Middle Name	Last Name			
Deb	tor 2						
(Spot	use, if filing)	First Name	Middle Name	Last Name			
Unit	ed States I	Bankruptcy Court for the : _	NORTHERN Di	strict of ILLINOIS			
Onn	ou oluloo i	Darmapley Court for the	NORTHLINA_ DI	(State)		☐ Check if	this is an
	e Number on nown)					amende	
>tt:√	ial Ca	2rm 106F/F				amende	a ming
אוונ	iai F	orm 106E/F					
<u>Sche</u>	edule	E/F: Creditors	Who Have	Unsecured Claims			12/15
ist the I/B: Pr redito eeded	other paroperty (Cors with party), copy the any additi	arty to any executory co Official Form 106A/B) ar artially secured claims	ontracts or unexp nd on Schedule of that are listed in out, number the e name and case r	pired leases that could result in a G: Executory Contracts and Une Schedule D: Creditors Who Have entries in the boxes on the left. A number (if known).	s and Part 2 for creditors with NONPRIORITY cla a claim. Also list executory contracts on <i>Schedi</i> xpired Leases (Official Form 106G). Do not incline re Claims Secured by Property. If more space is ttach the Continuation Page to this page. On th	<i>ul</i> e ude any s	
		litoro hovo priority upo	soured alaims as	rainet vau?			
1. DO	- 1	litors have priority uns	ecured ciaims ag	jainst you?			
	İ	to Part 2.					
Ш			. 1 . 1	and the same of the same of the same	and the Pattle and the analysis for a set	dalar Far	
ea no un	ch claim I npriority a secured o	listed, identify what type amounts. As much as po claims, fill out the Contin	of claim it is. If a pssible, list the cla luation Page of Pa	claim has both priority and nonpri	ecured claim, list the creditor separately for each ority amounts, list that claim here and show both ng to the creditor's name. If you have more than to lds a particular claim, list the other creditors in Paraction booklet.)	priority and wo priority	
(, ,	or arr expi	and to read type of	olami, oco trio mio		Total claim	Priority	Nonpriority
						amount	amount
Par	12: L	ist All of Your NONPRIO	RITY Unsecured C	laims			
3. Do	any cred	litors have nonpriority	unsecured claim	s against you?			
	No. You	u have nothing to report	in this part. Subr	mit this form to the court with your	other schedules.		
	Yes.						
no inc	npriority u	unsecured claim, list the	creditor separate creditor holds a p	ly for each claim. For each claim	or who holds each claim. If a creditor has more the listed, identify what type of claim it is. Do not list countries in Part 3.If you have more than three nonprious to the countries of the countries in Part 3.If you have more than three nonprious than the countries of th	claims already	
_	A \ A /:	aniaalii					Total claim
4.1	Artur Wi			Last 4 digits of account number			\$ <u>3,522.00</u>
		tate Insurance		When was the debt incurred?			
	Number	Street					
	75 Exec	utive Pkwy		As of the date you file, the claim	is: Check all that apply.		
	Hudson	ОН	44237-0001	Contingent			
	City		e Zip Code	Unliquidated			
v		the debt? Check one.	•	Disputed			
ļ	Debtor 1	•					
L	Debtor 2	•		Type of NONPRIORITY unsecure	d claim:		
F	=	and Debtor 2 only one of the debtors and anot	ther	Student loans Obligations arising out of a separ	ration agreement or divorce		
_ L	=	one of the debtors and anothing this claim relates to a	uiGi	that you did not report as priority			
L	_	nity debt		Debts to pension or profit-sharing			
ls		n subject to offest?		_			
Ţ	No Yes			Other. Specify Insurance			
	100						

		Case 17-01152	Doc 1	Filed 01/16/17	Entered 01/16/17 09:14:36	Desc Main			
Debtor 1	Susan	Camille		Decument	Page 20 of 66 Case Number (if known)				
	First Name	Middle Name		Last Name					
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page								
After listing any entries on this page, number them beginning with 4.4 followed by 4.5 and so forth									

After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.		
4.2	AT T Mobility	Last 4 digits of account number 7893	\$ _655.00
	Creditor's Name	2014 2015	
	Po Box 3097	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Disaminaton II 61702	Contingent	
	Bloomington IL 61702 City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
li	s the claim subject to offest?		
	No Yes	Other. Specify Collecting for Creditor	
4.3	Capital ONE BANK USA N	Last 4 digits of account number NULL	\$ 577.00
7.5	Creditor's Name		·
	15000 Capital One Dr	When was the debt incurred? 2011-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23238	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. SpecifyCredit Card or Credit Use	
14	Yes Capital ONE BANK USA N	Last 4 digits of account number NULL	\$ 778.00
4.4	Creditor's Name	Last 4 digits of account number NULL	Ψσ.σσ
	15000 Capital One Dr	When was the debt incurred? 2010-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23238	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
'	Debtor 1 only		
	Debtor 2 only	Tune of NONDRIORITY uncoured claim:	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Debtor 1 Susan Camille December Page 21 of 66 Case Number (if known)

After	listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	City of Chicago Bureau Parking	Last 4 digits of account number	\$ 6,200.00
	Creditor's Name		
	121 N. LaSalle St	When was the debt incurred?	
	Number Street		
	Room 107	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60602	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Time of NONDRIORITY are assured alaims	
	=	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
	No	Other. Specify Debt Owed	
	Yes	Otilel. Specify	
4.6	COMENITY BANK/Carsons	Last 4 digits of account number NULL	\$ 1,675.00
	Creditor's Name	2015 2012	
	3100 Easton Square PI	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43219	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	=	Ture of NONDRIGHTY unconstant eleien.	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims	
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other, Specify Credit Card or Credit Use	
	Yes	Other: Specify	
4.7	COMENITY BANK/JsscIndn	Last 4 digits of account number NULL	\$ 841.00
	Creditor's Name		
	Po Box 182789	When was the debt incurred? 2013-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43218	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main

Debtor 1 Susan Camille December Page 22 of 66

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	COMENITY BANK/Mtrostyl	Last 4 digits of account number NULL	<u>\$ 748.00</u>
	Creditor's Name	0040 0044	
	Po Box 182789	When was the debt incurred? 2012-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43218	Unliquidated	
١,,	City State Zip Code	Disputed	
ľ	Vho owes the debt? Check one.		
	Debtor 1 only	Town (MONDPIONITY and Advisory	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	Debts to pension or profit-snaring plans, and other similar debts	
	No	Other. Specify	
Ī	Yes	Other. Specify Order Said of Stock See	
4.9	Danbury Mint	Last 4 digits of account number	\$ 158.00
	Creditor's Name		
	47 Richards Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Norwark CT 06857	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	=	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	Debte to perioral or profit originity plane, and other original debte	
	No	Other. Specify Membership/Subscription	
	Yes		
4.10	Dupage Medical Group	Last 4 digits of account number	\$ <u>233.00</u>
	Creditor's Name		
	1860 Paysphere Circle	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago II COC74	Contingent	
	Chicago IL 60674	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
15	s the claim subject to offest?	_	
	No	Other. Specify Medical Debt	
	Yes	-	

Page 23 of 66 Case Number (if known) Decument Susan Camille Debtor 1

After li	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Enterprise Rent-A-Car	Last 4 digits of account number	\$ 0.00
	Creditor's Name		
	600 Corporate Park Dr	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	St. Louis MO 63105	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Notice Only	
	Yes Floring BANK		555.00
4.12	First Premier BANK	Last 4 digits of account number NULL	\$ <u>555.00</u>
	Creditor's Name	When was the debt incurred 2 2013-2014	
	601 S Minnesota Ave	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	a. a	Contingent	
	Sioux Falls SD 57104	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
1	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i		Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Other, Specify Credit Card or Credit Use	
l i	Yes	Other. Specify Credit Card or Credit Use	
4.13	First Premier BANK	Last 4 digits of account number NULL	\$ 949.00
4.10	Creditor's Name		
	601 S Minnesota Ave	When was the debt incurred? 2011-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57104	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Î	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
Ι'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	-	

Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Case 17-01152

Page 24 of 66 Case Number (if known) Decument Susan Camille Debtor 1

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	FORD CRED	Last 4 digits of account number 0317	<u>\$ 121.00</u>
	Creditor's Name		
	Po Box Box 542000	When was the debt incurred? 2011-08-13	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Omaha NE 68154	Unliquidated	
l	City State Zip Code	Disputed	
<u>v</u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. Specify	
	Yes Ford Motor Cradit Company		. 10 920 00
4.15	Ford Motor Credit Company	Last 4 digits of account number	\$ <u>10,829.00</u>
	Creditor's Name	When was the debt incurred?	
	PO Box 537901	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Livonia MI 48153	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
Ì	Debtor 1 only		
	₹ '	Turns of NONDRIORITY unconsumed alaims	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
5	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ľ	s the claim subject to offest?		
	■No ¬.,	Other. Specify Deficiency, Repo"d/Surr"d Auto	
1	Yes Kohls/Capone	Last 4 digits of account number NULL	\$ 221.00
4.16		Last 4 digits of account number NULL	\$ <u>221.00</u>
	Creditor's Name N56 W 17000 Ridgewood Dr	When was the debt incurred? 2015-2016	
	Number Street		
	Number Succes		
		As of the date you file, the claim is: Check all that apply.	
	Menomonee Falls WI 53051	Contingent	
		Unliquidated	
V	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	La Debie to pension or profit-sharing plans, and other similar debts	
"	No	Other. Specify Credit Card or Credit Use	
1 7	Ves	Other. Specify Orealt Gard of Great Ose	

Debtor 1 Susan Camille Decrument Page 25 of 66 Case Number (if known)

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			d so forth.	Total Claim
4.17	LEW Magram	Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name 421 Landmark Dr	When was the debt incurred?	2005-2008	
	Number Street	Then had the dept medited:		
	Number Sueet			
		As of the date you file, the claim is:	Check all that apply.	
	Wilmington NC 28412	Contingent		
	City State Zip Code	Unliquidated		
W	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority cla	ims	
-	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify _ Credit Card or C	Credit Use	
 	_Yes Loyola Medical Plan			\$ 535.00
4.18	Creditor's Name	Last 4 digits of account number		\$ 333.00
	PO Box 98418	When was the debt incurred?		
	Number Street			
		A	Object all the travel	
		As of the date you file, the claim is:	Спеск ан тлат арріу.	
	Chicago IL 60693	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
IS	the claim subject to offest?	Marking MD and all	Our land	
1 7	Yes	Other. Specify Medical/Dental	Services	
4.19	Loyola Univ. Med. Center	Last 4 digits of account number		\$ 1,207.00
4.15	Creditor's Name			•
	PO Box 95009	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Chicago IL 60694	Unliquidated		
١.,	City State Zip Code	Disputed		
\ \ <u>\</u>	/ho owes the debt? Check one.	Bisputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation		
L	Check if this claim relates to a	that you did not report as priority cla		
le	community debt the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar dedts	
	No	Other. Specify Medical/Dental	Service	
1 7	Tves	Otner. SpecifyWedical/Delital		

Debtor 1 Susan Camille Document Page 26 of 66 Case Number (if known)

After	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			
4 20	Metlife HOME LOAN	Last 4 digits of account number	3312	\$ 0.00
4.20	Creditor's Name	Last 4 digits of account number		
	4000 Horizon Way	When was the debt incurred?	2010-2013	
	Number Street			
		As of the date you file the claim is:	Check all that apply	
	<u> </u>	As of the date you file, the claim is:	Спеск ан тлат арргу.	
	Irving TX 75063	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	ims	
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify		
	Yes			
4.21	Navient	Last 4 digits of account number	0115	\$ <u>3,587.00</u>
	Creditor's Name	Miles and the state of the second 10	2008-2013	
	Po Box 9500	When was the debt incurred?	2000 2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Wilkes Barre PA 18773	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	T (NONDDIODITY	Later.	
	Debtor 2 only	Type of NONPRIORITY unsecured of	iaim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation		
	Check if this claim relates to a	that you did not report as priority cla		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts	
	No	—		
	Yes	Other. Specify		
4 22	Boonlog Coo	Last 4 digits of account number		\$ 240.00
4.22	Creditor's Name		 _	
	200 E. Randolph Dr.	When was the debt incurred?		
	Number Street			
		As of the date you file the claim is:	Check all that apply	
		As of the date you file, the claim is:	опеск ан шасарру.	
	Chicago IL 60601	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	ims	
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Utility Bills/Cellu	ılar Service	
	Yes			

Debtor 1 Susan Camille Document Page 27 of 66 Case Number (if known)

After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	Spark Energy Gas, LP	Last 4 digits of account number	\$ 700.00
	Creditor's Name		
	2105 CityWest Boulevard, Suite 100	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Houston TX 77042	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes Yes	NUIL I	170.00
4.24	Webbank/Fingerhut	Last 4 digits of account number NULL	\$ <u>479.00</u>
	Creditor's Name	When was the debt incurred? 2010-2016	
	6250 Ridgewood Rd	When was the debt incurred? 2010-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Cloud MN 56303	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Other, Specify Credit Card or Credit Use	
	Yes	Other. Specify Credit Card or Credit Use	
4.25	West Suburban Medical Center	Last 4 digits of account number	\$ 45.00
4.23	Creditor's Name		•
	3 Erie Ct.	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is. Check all that conty	
		As of the date you file, the claim is: Check all that apply.	
	Oak Park IL 60302	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
j	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. SpecifyMedical/Dental Services	
	Yes	_	

Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Case 17-01152 Page 28 of 66 Case Number (if known) ___ Decument Susan Camille Debtor 1 First Name World Financial Network BANK 6066 **\$** 1,172.00 4.26 Last 4 digits of account number Creditor's Name 2015-2016 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk VA 23502 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify ____ Unknown Credit Extension

community debt Is the claim subject to offest?

No

Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Case 17-01152

Decument

Page 29 of 66 Case Number (if known)

Susan Debtor 1

First Name Middle Name

Port 2:	List	Others	to	Be	N

Notified for a Debt That You Already Listed

Camille

5. Use this page only if you have others to be notified about your bankrupto example, if a collection agency is trying to collect from you for a debt you 2, then list the collection agency here. Similarly, if you have more than or additional creditors here. If you do not have additional persons to be not	u owe to someone else, list the original creditor in Parts 1 or ne creditor for any of the debts that you listed in Parts 1 or 2, list the		
Clerk, First Mun Div	On which entry in Part 1 or Part 2 list the original creditor?		
Name 50 W. Washington St., Rm. 1001	Line1 of (Check one):		
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago IL 60602	Last 4 digits of account number		
City State Zip Code			
Steven A Lihosit Law Office	On which entry in Part 1 or Part 2 list the original creditor?		
Name 200 N. LaSalle #2250	Line1 of (Check one):		
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago IL 60601	Last 4 digits of account number		
City State Zip Code			
Enhanced Recovery Corp.	On which entry in Part 1 or Part 2 list the original creditor?		
Name 8014 Bayberry Road	Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims		
Jacksonville FL 32256	Last 4 digits of account number 7893		
City State Zip Code			
Enhanced Recovery	On which entry in Part 1 or Part 2 list the original creditor?		
Name PO Box 23870	Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims		
Jacksonville FL 32241	Last 4 digits of account number		
City State Zip Code			
Arnold Scott Harris PC	On which entry in Part 1 or Part 2 list the original creditor?		
Name 111 W Jackson Blvd Ste 600	Line 4 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago IL 60604	Last 4 digits of account number		
City State Zip Code			
Linebarger Goggan Blair & Sampson	On which entry in Part 1 or Part 2 list the original creditor?		
Name PO Box 06152	Line4 of (Check one):		
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago IL 60606	Last 4 digits of account number		
City State Zip Code			

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 30 of 66

Debto	or 1 <u>30</u>	15411	Carrille	Alexanu	Case	Number (if known)
		st Name Il Fidelity	Middle Name	Last Name	On which entry in Part 1 or Part 2 I	list the original creditor?
_ N	lame PO Box 2	210785		-	Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
-	Number	Street		-	Line or (oneck one).	Part 2: Creditors with Nonpriority Unsecured Claims
_				_		
ı	Houston		TX	77218	Last 4 digits of account number _	
-	City		State Zip C	ode		
_	Dupage I	Medical Group		_	On which entry in Part 1 or Part 2 I	ist the original creditor?
Ŋ	lame 15921 Co	ollections Center Dr			Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
-	Number	Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
_				-		
_	Chicago			60693	Last 4 digits of account number _	
	City		State Zip C	ode		
-	Nationwie Jame	de Credit & Collection		-	On which entry in Part 1 or Part 2 I	list the original creditor?
_	815 Com	nmerce Dr., Ste. 100			Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
1	Number	Street				Part 2: Creditors with Nonpriority Unsecured Claims
_	0 1 0				Lock & allertones and account account as	
_	Oak Broo	OK	IL State Zip (60523 - Code	Last 4 digits of account number _	
-	Enterpris	se Recovery Systems			On which entry in Part 1 or Part 2 I	list the original creditor?
	lame 2400 S. \	Wolf Rd., Ste. 200		-	Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
_	Number	Street			().	Part 2: Creditors with Nonpriority Unsecured Claims
_				-		
,	Westche	ster	IL	60154-563	Last 4 digits of account number _	
(City		State Zip C	ode		
_!	Enterpris	se Damage Recovery Un	t	-	On which entry in Part 1 or Part 2 I	list the original creditor?
	lame PO Box 4	405738			Line10_ of (Check one):	Part 1: Creditors with Priority Unsecured Claims
ı	Number	Street				Part 2: Creditors with Nonpriority Unsecured Claims
-				-		
_	Atlanta City		GA State Zip 0	30384	Last 4 digits of account number _	
	-	rst Mun Div	State Zip C	oue		
_	lame			-	On which entry in Part 1 or Part 2 I	
-		ashington St., Rm. 1001		-	Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
'	Number	Street				Part 2. Creditors with Nonphority Offsecured Claims
_	Chicago		IL	60602	Last 4 digits of account number _	
_	City		State Zip C	- ode		
_	Blitt and	Gaines, PC		_	On which entry in Part 1 or Part 2 I	list the original creditor?
	_{lame} 661 Glen	nn Ave.			Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
-	Number	Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
_				-		
_	Wheeling	9	IL	60090	Last 4 digits of account number _	
(City		State Zip (Code		

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Page 31 of 66 Case Number (if known) Decument Debtor 1 Susan Camille

First Name Middle Name Last Nationwide Credit & Collection	On which entry in Part 1 or Part 2 list the original creditor?
Name 815 Commerce Dr., Ste. 100 Number Street	Line 17 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Oak Brook IL 60523 City State Zip Code	Last 4 digits of account number
Loyola University Medical Center	On which entry in Part 1 or Part 2 list the original creditor?
Name PO Box 3021 Number Street	Line 17 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Milwaukee WI 53201 City State Zip Code	Last 4 digits of account number
Source Receivables Management	On which entry in Part 1 or Part 2 list the original creditor?
Name 4615 Dundas Dr Number Street	Line 20 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Suite 102 Greensboro NC 27407 City State Zip Code	Last 4 digits of account number
West Suburban Medical Center	On which entry in Part 1 or Part 2 list the original creditor?
Name Dept 4658 Number Street	Line 23 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Carol Stream IL 60122 City State Zip Code	Last 4 digits of account number
Blatt, Hasenmiller, Leibsker & Moore LLC	On which entry in Part 1 or Part 2 list the original creditor?
Name 10 S. LaSalle St. Ste 2200 Number Street	Line 24 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60603	Last 4 digits of account number <u>6066</u>
City State Zip Code	

Official Form 106E/F

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Page 32 of 66 Case Number (if known)

Susan Debtor 1

Camille

Add the Amounts for Each Type of Unsecured Claim

Decument

ı	6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
ı	Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$3,587.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$32,440.00
	6j. Total. Add lines 6f through 6i.	6j.	\$36,027.00

		Caso 17	01152 Doc 1 E	ilod 01/16/17	Entor	ed 01/16/17	09·14·36	Desc Main	
Fi	ll in this in	formation to iden				3 of 66	00.1 1.00	2000 Main	
D	ebtor 1	Susan	Camille	Alexander					
П	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	•				
U	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	ILLINOIS					
	ase Number f known)			(State)				Check if this i	
Off	icial F	orm 106G							
Scl	nedule	G: Execut	ory Contracts and	Unexpired Lea	ses				12/1
Be as	complete mation. If n	and accurate as processing and accurate as processing and accurate as a second and accurate as a second and accurate as a second accura	possible. If two married people ded, copy the additional page,	are filing together, both	h are equal ntries, and	ly responsible for su attach it to this page	upplying correct e. On the top of a	iny	
addit	ional page:	s, write your nam	e and case number (if known).						
1. L	_	-	contracts or unexpired leases? submit this form to the court with		ou have not	hing else to report or	n this form		
[_		nation below even if the contract						
-	100.1111	in all of the initial	nation below even if the contract	to or readed are noted in	Conodalo 7	D. Troporty (Omolai	101111100112)		
			or company with whom you ha						
	xample, re inexpired le		cell phone). See the instruction	s for this form in the insti	ruction book	let for more example	es of executory co	ontracts and	
	Person or	company with wh	nom you have the contract or l	ease		State what the	contract or lease	e is for	
2.1	1								
2.1	Name				_				
	Number	Street			_				
	Number	Street							
	City		State Zip	Code	_				
2.2					_				
	Name								
	Number	Street			_				
	City		State Zip	Code	-				
2.3	1		·						
2.0	Name				_				
	Number	Street			-				
	Number	Sueet							
	City		State Zip	Code	_				
2.4									
	Name				_				
	Number	Street			_				
					_				
	City		State Zip	Code					
2.5					-				
	Name				_				
	Number	Street							

State Zip Code

City

Fill in this information to identify your case:				
Debtor 1	Susan	Camille	Alexander	
	First Name	Middle Name	Last Name	
Debtor 2	-			
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>IL</u>	.LINOIS (State)	
Case Number			(State)	
(If known)				

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.									
Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)									
	■ No. □ Yes								
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?									
	_	which community state or territor	y did you live?	Fill in the	e name and current address of that person.				
	Name of yo	our spouse, former spouse or legal equivale	nt						
	Number	Street							
	City		State	Zip Code					
s	-	icial Form 106D), Schedule E/F (' Schedule G to fill out Column : Ir codebtor	•		Column 2: The creditor to whom you owe the debt Check all schedules that apply:				
3.1	·				Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.3					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					

Official Form 106H Record # 724398 Schedule H: Your Codebtors Page 1 of 1

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 35 of 66

				<u> </u>
Fill in this in	formation to iden	ntify your case:		
Debtor 1	Susan	Camille	Alexander	
	First Name	Middle Name	Last Name	
Debtor 2			 	
(Spouse, if filing)	First Name	Middle Name	Last Name	
	Bankruptcy Court fo	r the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date
fficial F	orm 106I			MM / DD / YYYY

Schedule I: Your Income

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment							
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.		X Employed Not employed	ı	Employed Not employed			
	Include part-time, seasonal, or self-employed work.	Occupation	Staff Agent					
	Occupation may Include student or homemaker, if it applies.	Employers name	Roger L Kruel					
		Employers address	1813 W. 87th St.					
			Chicago, IL 60620	<u> </u>	<u>, </u>			
		How long employed there?	2 Year					
Pa	rt 2: Give Details About Monthly	y Income						
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse			
2.	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 			\$1,200.00	\$0.00			
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00			
4.	Calculate gross income. Add line	2 + line 3.		\$1,200.00	\$0.00			

Official Form 106I Record # 724398 Schedule I: Your Income Page 1 of 2 Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 36 of 66

Debtor 1 Susan Camille Document Alexander Page 36 of 66 Case Number (if known) ______

				For Debtor 1		Debtor 2 or n-filing spouse		
(Сору	line 4 here	4.	\$1,200.00		\$0.00		
		payroll deductions:	_					
		ax, Medicare, and Social Security deductions	5a. 	\$350.02	_	\$0.00		
		landatory contributions for retirement plans	5b. —	\$0.00	_	\$0.00		
	5c. V	oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
	5d. F	tequired repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e. 	\$0.00	_	\$0.00		
;	5f. C	Omestic support obligations	5f. 	\$0.00		\$0.00		
	5g. U	Inion dues	5g. 	\$0.00	_	\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
6. Add	the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$350.02		\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$849.98		\$0.00		
8. Lis t	all	other income regularly received:						
8	За.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
8	3b.	Interest and dividends	8b.	\$0.00		\$0.00		
8	Вс.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
8	3d.	Unemployment compensation	8d	\$0.00		\$0.00		
8	Зe.	Social Security	8e. 	\$0.00		\$0.00		
8	Bf.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
8	3g.	Pension or retirement income	8g. 	\$0.00		\$0.00		
	3h.	Other monthly income. Specify:UBER, 401k,	8h. 	\$2,350.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$2,350.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,199.98		\$0.00		\$3,199.98
,	Add 1	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	ψο, ποσποσ	<u> </u>	40.00	_	ψο, του.σο
 	ncluother	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are no sify:	ur dependent ot available to	,			11	\$0.00
		the amount in the last column of line 10 to the amount in line 11. The res		•			_	
		that amount on the Summary of Schedules and Statistical Summary of Ce		s and Related Data, if	t applies	3	12.	\$3,199.98
	1 <u>x</u>	ou expect an increase or decrease within the year after you file this form on the second of the seco	?					

Fill in this in	nformation to identify yo	ur case:				
Debtor 1	Susan	Camille	Alexander	Check if this is:		
Dilling	First Name	Middle Name	Last Name	An amend	· ·	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		nent snowing posi s of the following o	:-petition chapter 13 late:
United States	Bankruptcy Court for the : _	NORTHERN DISTRICT (OF ILLINOIS			
Case Numbe	r			MM / DD /	YYYY	
Official E	orm 106J				=	2 because Debtor 2
				maintains	a separate house	ehold.
	e J: Your Exp					12/14
=			= =	re equally responsible for supply es, write your name and case nu	_	
Part 1:	Describe Your Household					
=	Go to line 2. Does Debtor 2 live in a s	separate household? t file a separate Schedu	le J.			
2. Do you	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
Do not li Debtor 2	st Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you?
	tate the dependents'	each depen	dent			Yes
names.	itate the dependents					X No
						Yes
						X No
						Yes
						X No
						Yes X
						Yes
3. Do your	expenses include	X No				
	es of people other than f and your dependents?	Yes				
•	Estimate Your Ongoing Mo	anthly Evnances				
			less you are using this form	as a supplement in a Chapter 13	case to report	
-	of a date after the bankru			check the box at the top of the fo	=	
-	-	=	ance if you know the value		,	our expenses
or such assist	ance and have included	it on <i>Scriedule I: Your</i>	Income (Official Form 106l.)			Tour expenses
	tal or home ownership e for the ground or lot.	xpenses for your resid	ence. Include first mortgage	payments and	4.	\$1,250.00
-	cluded in line 4:				7.	ψ.,255.55
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pr	operty, homeowner's, or	renter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repair,	and upkeep expenses			4c.	\$0.00
4d. Ho	omeowner's association o	r condominium dues			4d.	\$0.00

Case 17-01152 Entered 01/16/17 09:14:36 Desc Main Filed 01/16/17 Doc 1

Susan Debtor 1

First Name

Camille

Middle Name

Document Alexander

Last Name

Page 38 of 66

Case Number (if known) _

			Your expenses	3
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$280.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$85.00
	6d. Other. Specify:	6d.	\$	0.0
7.	Food and housekeeping supplies	7.		\$200.0
В.	Childcare and children's education costs	8.		\$0.00
).	Clothing, laundry, and dry cleaning	9.		\$50.0
10.	Personal care products and services	10.		\$10.0
11.	Medical and dental expenses	11.		\$50.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$164.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14.	Charitable contributions and religious donations	14.		\$40.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$190.00
	15b. Health insurance	15b.		\$239.0
	15c. Vehicle insurance	15c.		\$140.00
	15d. Other insurance. Specify:	15d.		\$0.0
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.0
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.0
	17d. Other. Specify:	17d.		\$0.0
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.0
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.0
		20c.	\$	0.0
	20c. Property, homeowner's, or renter's insurance			
	20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 39 of 66

Camille Susan Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$2,698.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,199.98 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,698.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$501.98 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 724398 Schedule J: Your Expenses Page 3 of 3

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Susan	Camille	Alexander			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
		or the : <u>NORTHERN</u> District of _	ILLINOIS (State)			
Case Number (If known)			_			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read to	the summary and schedules filed with this declaration and that they are true and
✗ /s/ Susan Camille Alexander	*
Signature of Debtor 1	Signature of Debtor 2
Date 01/11/2017 MM / DD / YYYY	DateMM / DD / YYYY

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main

				100
Fill in this in	formation to ide	entify your case:		
Debtor 1	Susan	Camille	Alexander	
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
11-7-10-1-	Dealer de Octob	College NORTHERN British C.	1.10.00	
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of <u>II</u>	_LINOIS (State)	
Case Number	r		-	
(If known)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number	(if known). Answer every question.						
Part '	Give Details About Your Marital Status and Wh	ere You Lived Before					
01. What is your current marital status?							
Г	Married						
	Not married						
	Not married						
02 Du	ring the last 3 years, have you lived anywhere oth	er than where you live no	w?				
	No.						
	Yes. List all of the places you lived in the last 3 year	rs. Do not include where	ou live now.				
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there			
			Same as Debtor 1	Same as Debtor 1			
	7115 S Campbell Ave	FROM 11/1989	_				
	Chicago IL 60629-1431	To 08/2013					
00 145	shing the least 0 many slid many size with a second			(O			
	thin the last 8 years, did you ever live with a spou operty states and territories include Arizona, Califo						
_	d Wisconsin.)						
_	No. Yes. Make sure you fill out Schedule H: Your Codel	htoro (Official Form 1064)					
▎ ⊔	res. Make sure you iiii out schedule H. Toul Code	biois (Official Forth 100H)					
Part :	Explain the Sources of Your Income						

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 42 of 66

Debtor 1 Susan Camille Alexander Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$175 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$600 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$4,200 (est) Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business For last calendar year: Wages, commissions, \$6,000 Wages, commissions, bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, 8,307 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 43 of 66

Case Number (if known)

Alexander

First Name Middle Name Last Name 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) 401K Withdrawals \$2000 From January 1 of current year until the date you filed for bankruptcy: 401K Withdrawals \$25,000(est) For last calendar year: (January 1 to December 31, 2016) 401K Withdrawals \$135,115 For last calendar year: (January 1 to December 31, 2015) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Debtor 1

Susan

Camille

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 44 of 66

Susan Camille Alexander Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Regional Acceptance CO 765 \$ 17,717 Monthly \$ 1,398 ■ Mortgage Car Ela R D Suite 205 Lake Zurich IL Credit card 60004 Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 45 of 66

Debtor 1	Susan	Camille	Alexander	_	Case Number (if known)
	First Name	Middle Name	Last Name			
ar	n insider?	filed for bankruptcy, did	you make any payments or ed by an insider.	transfer any proper	ty on account of a debt tha	t benefited
	No.					
	Yes. List all payments	s to an insider.	Dates of	Total amount	Amount you still	Reason for this payment
	Cinton		payment	paid	owe	Include creditor's name
	Sister		2016	\$400	\$0	
Part	4: Identify Legal ac	tions, Repossessions, an	d Foreclosures			
			e you a party in any lawsuit			ant an arrate dir.
	st all such matters, incli odifications, and contra		ses, small claims actions, di	vorces, collection s	uits, paternity actions, supp	ort or custody
_	7 No.	·				
_	Yes. Fill in the details					
_	1 cs. 1 iii iii tiic details	•	Nature of the case	Court	or agency	Status of the case
	Ford Motor Credit C	ompany Llc VS	Collection		Municipal District, Cook Cou	_
	Susan Alexander					On appeal
	CASE #15 M1 1237	09				Concluded
	<u> </u>					
	ithin 1 year before you heck all that apply and		any of your property repos	ssessed, foreclosed.	garnished, attached, seize	ed, or levied?
	No. Go to line 11					
	Yes. Fill in the inform	ation below.				
		ou filed for bankruptcy, nent because you owed	•	g a bank or financia	al institution, set off any a	mounts from your accounts
	No. Go to line 11					
	Yes. Fill in the inform	ation below.				
	•	filed for bankruptcy, w , a custodian, or anothe	as any of your property in er official?	the possession of	an assignee for the benef	it of creditors, a
	No.					
L	Yes.					
Part	5: List Certain Gifts	and Contributions				
13 W	ithin 2 years before yo	u filed for bankruptcy,	did you give any gifts with	a total value of me	ore than \$600 per person?	
	No.					
	Yes. Fill in the details	for each gift.				
_	_	-	did you give any gifts or c	ontributions with a	total value of more than \$	6600 to any charity?
_	No.					
	Yes. Fill in the details	for each gift				
	Tes. I ili ili tile detalla	ior each girt.				
Part	6 List Certain Loss	es				
- ranc						

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 46 of 66

ebtor	1	Susan	Camille	Alexander	Case Number (if k	nown)	
		First Name	Middle Name	Last Name			
		hin 1 year before yo nbling?	u filed for bankruptcy or sin	ce you filed for bankruptcy, did yo	ou lose anything because of	theft, fire, other dis	saster, or
		No.					
[<u> </u>	Yes. Fill in the details	s for each gift.				
Par	rt 7:	List Certain Pay	ments or Transfers				
		•	u filed for bankruptcy, did yog bankruptcy or preparing a	ou or anyone else acting on your	pehalf pay or transfer any pr	operty to anyone y	ou
				s, or credit counseling agencies f	or services required in your	bankruptcy.	
	<u></u>	No.					
	`	Yes. Fill in the details	S				
	F	Party Contact Info		Description and value of any pr	operty transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Stree	et #3400				\$4,000.00: \$0.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid
							through the plan.
	F	Party Contact Info		Description and value of any pr	operty transferred	Date payment or transfer	Amount of payment
				Credit Counseling Services			005.00
		Hananwill Credit Co				2016	\$25.00
		115 N. Cross St.					
		Robinson, IL 62454	<u> </u>				
			· · · · · · · · · · · · · · · · · · ·				
р	ror	mised to help you d		ou or anyone else acting on your make payments to your creditors ted on line 16.		operty to anyone w	vho
		No.					
		No. Yes. Fill in the details	2				
L	_	res. I iii iii tile detail	5.				
18 y	Vith	hin 2 years before y	ou filed for bankruptcy, did y	ou sell, trade, or otherwise trans	er any property to anyone, c	ther than property	,
lı	ncl	ude both outright tr		as security (such as the granting	of a security interest or mort	gage on your prop	perty).
_		_	ι transters that you have alr	eady listed on this statement.			
	<u> </u>		of an arab with				
L	_	Yes. Fill in the details	s for each gift.				
		-	you filed for bankruptcy, did often called asset-protection	you transfer any property to a se n devices.)	lf-settled trust or similar dev	ice of which you a	re a
ı		No.					
[\Box	Yes. Fill in the detail	s for each gift.				
	4.0	List Certain Fin-	ancial Accounts. Instruments	Safe Deposit Boxes, and Storage U	nits		
Par	υÜ	List Sertam Fills		Joposit Boxes, and otorage of			

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 47 of 66

Susan Camille Alexander Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Nο Yes. Fill in the details. Who else had access to it? Do you still Describe the contents have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? Identify Property You Hold or Control for Someone Else 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Value Describe the property **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main

Document Page 48 of 66

Susan Camille Alexander Case Number (if known)

Last Name

Pa	Give Details About Your Business of	r Connections to Any Business				
27	Within 4 years before you filed for bankru	ptcy, did you own a business or have any of the	following connections to any business?			
		in a trade, profession, or other activity, either fu				
		pany (LLC) or limited liability partnership (LLP)				
	A partner in a partnership					
	☐ An officer, director, or managing executive of a corporation					
		ng or equity securities of a corporation				
	An owner of at least 5% of the voli	ng or equity securities of a corporation				
	No. None of the above applies. Go to F	Part 12.				
	Yes. Check all that apply above and fill	in the details below for each business.				
	Debtor's Address	Describe the nature of the business	Employer Identification number			
	Bebler 3 Madress	bescribe the nature of the business	Do not include Social Security number or			
		Ride Share				
			EIN: None			
		Name of accountant or bookkeeper	Dates business existed			
		None	2045 D			
			2015-Present			
28	Within 2 years before you filed for bankru	ptcy, did you give a financial statement to anyon	ne about your business? Include all financial			
	institutions, creditors, or other parties.					
	No.					
	Yes. Fill in the details.					
	_	Date issued				
Pa	rt 12: Sign Below					
		of Financial Affairs and any attachments, and I d				
		that making a false statement, concealing prope result in fines up to \$250,000, or imprisonment fo				
	18 U.S.C. §§ 152, 1341, 1519, and 3571.	esuit in lines up to \$230,000, or imprisonment to	in up to 20 years, or both.			
	🗶 /s/ Susan Camille Alexander	×				
	Signature of Debtor 1	Signature of Debtor 2	2			
	Date 01/11/2017	Date				
	MM / DD / YYYY	MM / DD / Y	YYY			
ı	Did you attach additional pages to <i>Your St</i>	atement of Financial Affairs for Individuals Filing	for Bankruptcy (Official Form 107)?			
	■ N-					
	No					
	Yes					
ı	Did you pay or agree to pay someone who	is not an attorney to help you fill out bankruptcy	forms?			
	No					
	Yes. Name of person	Λ#a	ch the Bankruptcy Petition Preparer's Notice,			
		Alld	Declaration, and Signature (Official Form 119).			
			- · · /			

First Name

Middle Name

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 49 of 66

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re					
Sus	san Camille Alexande	r / Debtor		Case No:		
				Chapter:	Chapter 13	
		DISCLOSURE OF C	COMPENSATION OF	ATTORNEY FOR DEE	TOR	
	npensation paid to me	C. § 329(a) and Fed. Bankr. P. 203 within one year before the filing d on behalf of the debtor(s) in cor	16(b), I certify that I am of the petition in bankru	the attorney for the above ptcy, or agreed to be paid	e named debtor(s) and the lower to me, for services	at
	For legal services, I	have agreed to accept	\$4,000.00			
	Prior to the filing of	this statement I have received	\$0.00			
	Balance Due		\$4,000.00			
2.	The source of the co	mpensation paid to me was:				
	Debtor(s)	Other: (specify)				
3.	The source of compe	ensation to be paid to me is:				
	Debtor(s)	Other: (specify)				
4.	I have not agree of my law firm.	ed to share the above-disclosed co	ompensation with any otl	her person unless they ar	e members and associates	;
		share the above-disclosed comp A copy of the agreement, togeth	_	-		;
5.	In return for the above case, including:	ve-disclosed fee, I have agreed to	render legal service for	all aspects of the bankrup	otcy	
	•	debtor's financial situation, and i	rendering advice to the d	ebtor in determining who	ether to file a petition in	
	bankruptcy;	Clina of annualition colored la	-t-t	l	.id.	
	•	filing of any petition, schedules,			•	
	c. Representation	of the debtor at the meeting of cro	editors and commination	nearing, and any adjourn	ied nearings thereor,	
6.	By agreement with the	ne debtor(s), the above-disclosed	fee does not include the	following service:		
			CERTIFICATION			
	I cer	tify that the foregoing is a completo	ete statement of any agre	eement or arrangement for	or	
		epresentation of the debtor(s) in t	his bankruptcy proceeding	ngs.		
		01/12/2017	/s/ Christopher Mic			
	Date		Signature of Attorne	y		
			Geraci Law L.L.C.			

Page 1 of 1 Record # 724398

Name of law firm

ase 17-01152 Doc 1 File GETAG/LAW Entered 01/16/17 09:14:36 Desc National Headquarters: 55 E. Monroe Street #340A Chicago algo 669 01/16/17 09:14:36 Desc Case 17-01152 Desc Main



ng

Date: 12/16/2016

Consultation Attorney: ADD

Record #: 724-398

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid

prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance paymen retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.
No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter13 to both the
Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.
PLAN: The plan payment is estimated to be \$
My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:
My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other
Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly
Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts;
support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.
Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am
specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also
understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some all of the funds into my Chapter 13 plan.
I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.
x & Reg X
Susan Alexander (Debtor) (Joint Debtor)
x
Aftorney for the Debtor(s) Representing Geraci Law L.L.C.

UNITED STATES BANKROFT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main

- 3. Personally review with the debtor and sign the completed polition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Mair 2. Inform the debtor that the debtor must be punctual asse, first safe of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

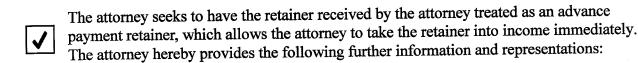


C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Case 17-01152 Any portion of the retainer that single carned of Geografied for expenses will be refunded to
- (d) the client; and
- The attorney is unwilling to represent the debtor without receiving an advanced payment (e) retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

CONDUCT AND DISCHARGE E.

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main F. ALLOWANCE AND PAYMENT OF ATTORNEYS PEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received,	\$		
toward the flat fee, leaving a balance due of \$ 4,000.00	_; and \$ _	310.00	_for expenses
leaving a balance due for the filing fee of \$			

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: <u>D //6 / /k</u>

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 57 of 66

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Susan Camille Alexander / Debtor	Bankruptcy Docket #:		
	Judge:		

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/11/2017 /s/ Susan Camille Alexander

Susan Camille Alexander

X Date & Sign

Record # 724398 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 58 of 66 In re Susan Camille Alexander / Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 724398 B 201A (Form 201A) (11/11) Page 1 of 2

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 59 of 66

Form B 201A, Notice to Consumer Debtor(s)

In re Susan Camille Alexander / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/11/2017	/s/ Susan Camille Alexander			
	Susan Camille Alexander	_		
Dated: 01/12/2017	/s/ Christopher Michael Dyer			
	Attorney: Christopher Michael Dyer	_		

Record # 724398 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 60 of 66

ebtor 1	Susan	Camille	Alexander	Case Number (if kno	own)			
	First Name	Middle Name	Last Name					
	<u> </u>							
Part 6:	Answer These Question	s for Reporting Purposes						
	hat kind of debts do	16a. Are your debts t	primarily consumer deb	ts? Consumer debts are define	ed in 11 U.S.C. § 101(8)			
you have?		-	as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.					
				-2 Business debte are debte th	nat you incurred to obtain			
		16b. Are your debts j money for a busine	ess or investment or through	s? Business debts are debts the hoperation of the business	or investment.			
		No. Go to line 16c. Yes. Go to line 17.						
	t e e e e	16c. State the type of d	ebts you owe that are not c	onsumer debts or business deb	ots.			
		-						
	re you filing under Chapter 7?	No. I am not filin	g under Chapter 7. Go to li	ne 18.				
	o you estimate that after		nder Chapter 7. Do you est we expenses are paid that fo	imate that after any exempt pro unds will be available to distribut	perty is excluded and te to unsecured creditors?			
а	ny exempt property is	_						
_	xcluded and	<u></u> No.						
	dministrative expenses are paid that funds will be	☐Yes.						
	re paid that funds will be vailable for distribution							
	o unsecured creditors?	•						
	I do	■ 1-49	□ 1,000)-5,000	25,001-50,000			
	low many creditors do	50-99		1-10,000	5 0,001-100,000			
-	owe?	100-199	<u> </u>	01-25,000	☐ More than 100,000			
		□ 200-999						
		\$0-\$50,000	□\$1.0	00,001-\$10 million	□\$500,000,001-\$1 billion			
	low much do you	\$50,001-\$100,000	= :.:	000,001-\$50 million	\$1,000,000,001-\$10 billion			
	estimate your assets to se worth?	\$100,001-\$500,00	=:	000,001-\$100 million	☐\$10,000,000,001-\$50 billion			
•	JE WOIGHT	\$500,001-\$1 milli		0,000,001-\$500 million	☐More than \$50 billion			
				00,001-\$10 million	□\$500,000,001-\$1 billion			
	How much do you	\$0-\$50,000 \$50,001-\$100,00		000,001-\$50 million	□\$1,000,000,001-\$10 billion			
	estimate your liabilities	\$100,001-\$500,0	· -	000,001-\$100 million	□ \$10,000,000,001-\$50 billion			
,	to be?	□ \$100,001-\$500,0 □ \$500,001-\$1 milli	—	0,000,001-\$500 million	☐ More than \$50 billion			
		□ \$500,001-\$1 IIIIII		,,555,557 4555	_			
Part	7: Sign Below			· · · · · · · · · · · · · · · · · · ·				
For y	ou	I have examined this p correct.	etition, and I declare under	penalty of perjury that the inforr	mation provided is true and			
***************************************		If I have chosen to file of title 11, United State under Chapter 7.	under Chapter 7, I am awa s Code. I understand the re	re that I may proceed, if eligible elief available under each chapt	, under Chapter 7, 11,12, or 13 er, and I choose to proceed			
		If no attorney representhis document, I have	nts me and I did not pay or a obtained and read the notic	agree to pay someone who is no e required by 11 U.S.C. § 342(b	ot an attorney to help me fill out o).			
				itle 11, United States Code, spe				
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
		* 50	11	x				
***************************************		Signature of Del	otor 1		ure of Debtor 2			
***************************************		Executed on:	1 1 1 12017	Execu	ted on			

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 61 of 66

Fill in this in	formation to ide	entify your case:		
Debtor 1	Susan	Camille	Alexander	
	First Name	Middle Name	Last Name	l
Debtor 2			1	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Number (If known)	r		_	

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
Yes. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
Under penalty of perjury, I declare that I have read the summary a	and schedules filed with t	his declaration and that they are true and			
correct.	k				
Signature of Debtor 1	Signature of Debtor 2				
Date : 1 // 7	DateMM / DD / YY				

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 62 of 66

ebtor	S	Susan	Camille	Alexander	Case Number (if known)		
PEDIO	_	irst Name	Middle Name	Last Name			
	anopramopori		notified you that you m	av he liable or potentially liable u	nder or in violation of an environmental law?		
24 F	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
1	No	o.					
i	ן Ye	es. Fill in the details.					
•			Gover	nmental unit	Environmental law, If you know it Date of notice		
					A control of the second of the		
25 j	lave	you notified any gove	ernmental unit of any re	lease of hazardous material?			
1	No	0					
	_						
	Y &	es. Fill in the details.		ramental unit	Environmental law, if you know it Date of notice		
			9014		Special Committee of the Committee of th		
26	avel	vou been a party in a	anv iudicial or administr	ative proceeding under any enviro	nmental law? Include settlements and orders.		
	_	you boon a p=1-5, 11-1	,	•			
	N	0.					
	□ Y ₆	es. Fill in the details.			Photos of the case		
			Cour	coragency	Nature of the case Status of the case		
				and the state of t			
Par	t 11:	Give Details About	Your Business or Connec	tions to Any Business			
27	Mish!	in A years hefore you	filed for bankruptcy die	d vou own a business or have any	of the following connections to any business?		
¥ - '				de, profession, or other activity, e			
	_			LC) or limited liability partnership	(LLLT)		
		A partner in a parti	nership				
		An officer, director	r, or managing executive	e of a corporation			
		An owner of at leas	st 5% of the voting or eq	uity securities of a corporation			
		_	•				
			applies. Go to Part 12.				
		es. Check all that app	ply above and fill in the de	etails below for each business.			
28	Withi	in 2 years before you	ı filed for bankruptcy, di	d you give a financial statement to	o anyone about your business? Include all financial		
***************************************		tutions, creditors, or					
20000000		No.		0			
	_	res. Fill in the details.			•		
	י נו	res. Fill III the details.	Date	issued			
				The control of the co			
Pa	rt 12:	Sign Below					
			this Statement of Finan	ocial Affairs and any attachments.	and I declare under penalty of perjury that the		
1.	news	ore are true and corre	ect. I understand that ma	aking a false statement, concealin	g property, or obtaining money or property by fraud		
i	n con	nection with a bankr	ruptcy case can result in	fines up to \$250,000, or imprison	ment for up to 20 years, or both.		
1	8 U.S	S.C. §§ 152, 1341, 151	l9, and 3571.				
000000000		9 7					
	×	<u>/) (</u>		<u> </u>			
	:	Signature of Debtor 1	v	Signature of	Debtor 2		
		,					
		Date	17	Date			
		MM / DD / Y	YYY	MM /	DD / YYYY		
2000000							
	Did v	ou attach additional	pages to Your Statemen	nt of Financial Affairs for Individua	els Filing for Bankruptcy (Official Form 107)?		
	olu y	Ou attaon additions.	3				
***************************************	N	lo					
9999	ПΥ	/es					
	_						
	Did y	ou pay or agree to pa	ay someone who is not a	an attorney to help you fill out bar	ikruptcy forms?		
COLORGO		da.					
800000	=	No			. Attach the Bankruptcy Petition Preparer's Notice,		
	ШΥ	es. Name of person			Declaration, and Signature (Official Form 119).		

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
 Director) (3). You did not wilffully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
 and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is find in Court AND WE HAVE TO BEAD, CHECK & MAKE SURE OUR PETITION IS ACCURATED!!

is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE IIII

Susan Camille Alexander

X Date & Sign

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 64 of 66

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Susan Camille Alexander / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-01152 Doc 1 Filed 01/16/17 Entered 01/16/17 09:14:36 Desc Main Document Page 65 of 66

Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Susan Camille Alexander

Date: / 1 // /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

in re Susan Camille Alexander / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: // // /2016

Susan Camille Alexander

X Date & Sign

Dated: ___/__/2016

Attorney: Adam Emil Suchy